

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: PROCTOR, GINA MARIE	§	Case No. 09-73242
	§	
PORZIO, GINA MARIE	§	
Debtor(s)	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$155,528.73</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$32,086.51</u>
Total Distribution to Claimants: <u>\$462.18</u>	Claims Discharged Without Payment: <u>\$6,776.60</u>
Total Expenses of Administration: <u>\$7,303.52</u>	

3) Total gross receipts of \$ 7,765.70 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$7,765.70 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$235,861.00	\$7,926.03	\$7,926.03	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	7,303.52	7,303.52	7,303.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	6,712.03	3,543.84	3,543.84	462.18
<b>TOTAL DISBURSEMENTS</b>	\$242,573.03	\$18,773.39	\$18,773.39	\$7,765.70

4) This case was originally filed under Chapter 7 on July 31, 2009.  
The case was pending for 28 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/07/2011 By: /s/BERNARD J. NATALE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Possible Inheritance from Mother	1229-000	7,765.56
Interest Income	1270-000	0.14
<b>TOTAL GROSS RECEIPTS</b>		<b>\$7,765.70</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	CitiFinancial Auto Credit, Inc.	4110-000	N/A	7,926.03	7,926.03	0.00
NOTFILED	Citi Auto	4110-000	7,888.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Home Mortgage	4110-000	227,973.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$235,861.00</b>	<b>\$7,926.03</b>	<b>\$7,926.03</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	38.56	38.56	38.56
BERNARD J. NATALE, LTD.	3110-000	N/A	5,723.50	5,723.50	5,723.50

BERNARD J. NATALE	2100-000	N/A	1,526.57	1,526.57	1,526.57
The Bank of New York Mellon	2600-000	N/A	14.89	14.89	14.89
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	7,303.52	7,303.52	7,303.52

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Asset Acceptance LLC / Assignee / Citibank	7100-000	3,017.09	3,047.33	3,047.33	462.18
3	Barrington Orthopedic Specialists	7200-000	N/A	496.51	496.51	0.00
NOTFILED	MEA-AEA LLC	7100-000	36.52	N/A	N/A	0.00
NOTFILED	St. Alexian Medical Center	7100-000	268.58	N/A	N/A	0.00
NOTFILED	Northwest Gastroenterologists	7100-000	1,238.03	N/A	N/A	0.00
NOTFILED	Malcolm S. Gerald and Assoc.	7100-000	65.00	N/A	N/A	0.00
NOTFILED	Lou Harris & Co.	7100-000	496.51	N/A	N/A	0.00
NOTFILED	Malcolm S. Gerald and Assoc.	7100-000	1,073.30	N/A	N/A	0.00
NOTFILED	Dependon Collection Service	7100-000	275.00	N/A	N/A	0.00
NOTFILED	Dependon Collection	7100-000	242.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			6,712.03	3,543.84	3,543.84	462.18

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-73242

Trustee: (330370) BERNARD J. NATALE

Case Name: PROCTOR, GINA MARIE

Filed (f) or Converted (c): 07/31/09 (f)

§341(a) Meeting Date: 09/09/09

Period Ending: 12/07/11

Claims Bar Date: 12/28/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1642 Kennsington 60014-2029	117,500.00	0.00	DA	0.00	FA
2 Location: 1642 Kennsington Lane, Crystal Lake IL	50.00	0.00	DA	0.00	FA
3 Harris Bank Checking # xxxxxx0799	216.96	0.96	DA	0.00	FA
4 Harris Bank Checking Account # xxxxxx7538	280.28	0.00	DA	0.00	FA
5 Harris Bank Savings Account # xxxxxxxxxx0881	75.14	0.00	DA	0.00	FA
6 Location: 1642 Kennsington Lane, Crystal Lake IL	650.00	150.00	DA	0.00	FA
7 Location: 1642 Kennsington Lane, Crystal Lake IL	600.00	0.00	DA	0.00	FA
8 Engagement ring	1,100.00	0.00	DA	0.00	FA
9 AT&T Savings Plan - 401(k)	22,146.35	0.00	DA	0.00	FA
10 2003 Mitsubishi Outlander, 60,000 miles, good co	6,955.00	0.00	DA	0.00	FA
11 2002 Chevrolet Trailblazer - 80,000 miles, fair	5,955.00	999.76	DA	0.00	FA
12 Possible Inheritance from Mother (u)	0.00	9,750.00		7,765.56	FA
Int INTEREST (u)	Unknown	N/A		0.14	FA
<b>13 Assets Totals (Excluding unknown values)</b>	<b>\$155,528.73</b>	<b>\$10,900.72</b>		<b>\$7,765.70</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

TRUSTEE SEEKING TURNOVER OF INHERITANCE

Initial Projected Date Of Final Report (TFR): June 30, 2011

Current Projected Date Of Final Report (TFR): August 29, 2011 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-73242

Case Name: PROCTOR, GINA MARIE

Taxpayer ID #: \*\*-\*\*\*6159

Period Ending: 12/07/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*53-65 - Money Market Account

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/13/11	{12}	T. Rowe Price	Distribution of Inherited 401K	1229-000	7,765.56		7,765.56
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		7,765.59
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.06		7,765.65
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		14.89	7,750.76
08/26/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.05		7,750.81
08/26/11		To Account #9200*****5366	Transfer for Final Report	9999-000		7,750.81	0.00

<b>ACCOUNT TOTALS</b>	<b>7,765.70</b>	<b>7,765.70</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	7,750.81	
<b>Subtotal</b>	<b>7,765.70</b>	<b>14.89</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$7,765.70</b>	<b>\$14.89</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-73242

Case Name: PROCTOR, GINA MARIE

Taxpayer ID #: \*\*-\*\*\*6159

Period Ending: 12/07/11

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*53-66 - Checking Account

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/26/11		From Account #9200*****5365	Transfer for Final Report	9999-000	7,750.81		7,750.81
09/28/11	101	BERNARD J. NATALE	Dividend paid 100.00% on \$1,526.57, Trustee Compensation; Reference:	2100-000		1,526.57	6,224.24
09/28/11	102	Asset Acceptance LLC / Assignee / Citibank	Distribution paid 15.16% on \$3,047.33; Claim# 1; Filed: \$3,047.33; Reference:	7100-000		462.18	5,762.06
09/28/11	103	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			5,762.06	0.00
			Dividend paid 100.00% 5,723.50 on \$5,723.50; Claim# ATTY; Filed: \$5,723.50	3110-000			0.00
			Dividend paid 100.00% 38.56 on \$38.56; Claim# EXP; Filed: \$38.56	3120-000			0.00

<b>ACCOUNT TOTALS</b>	<b>7,750.81</b>	<b>7,750.81</b>	<b>\$0.00</b>
Less: Bank Transfers	7,750.81	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>7,750.81</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$7,750.81</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # 9200-*****53-65	7,765.70	14.89	0.00
Checking # 9200-*****53-66	0.00	7,750.81	0.00
	<b>\$7,765.70</b>	<b>\$7,765.70</b>	<b>\$0.00</b>